1   CLAIMS

2   1.   A dynamically branded transaction execution system consisting of:

3   a) at least two selected institutions;

4   b) at least one transaction execution device for accessing the selected

5   institutions, the device capable of being shared by the selected institutions;

6   c) a processing and routing system for operatively coupling the selected

7   institutions to the device; and

8   d) a macro identity presentable by the device to a customer, the macro

9   identity including identification information for branding the selected

10   institutions to monitor the interaction of at least one of the selected

11   institutions with the customer through the device;

12   wherein the customer uses the macro identity for conducting a transaction

13   session between a plurality of customer accounts provided by at least one of

14   the selected institutions.

15

16 2.   The system according to claim 1, wherein the macro identity is provided such

17   that said customer can access at least one account from each of the at least two

18   institutions and perform the transaction session between the accounts, thereby

19   facilitating the perception that the accounts held by separate ones of the

20   selected institutions are held at a combined institution.

21

22 3.   The system of claim 1, wherein the customer is provided with the macro

23   identity such that the customer can access at least one of the accounts from

24   each of at least two of the selected institutions for executing the transaction

25   session between the accounts as if the accounts at separate institutions were

26   held by the customer at a single institution.

27

28 4.   The system according to claim 3, wherein the device operatively connects to

29   the accounts of two customers maintained by at least one of selected

30   institutions for executing the transaction session between the accounts of the

31   two customers.

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1   5.   The system according to claims 1 or 2, wherein the macro identity includes

2   account information for a plurality of the accounts at a plurality of the selected

3   institutions.

4

5   6.   The system according to claims 1 or 2, wherein the macro identity is

6   registered by the system when the customer performs the transaction session

7   with the device.

8

9   7.   The system according to claim 6, wherein the transaction session is initiated

10   when the customer selects the macro identity function from a wait state of the

11   device.

12

13   8.   The system according to claims 1 2, 3, 5, or 6, wherein at least a portion of the

14   macro identity and identification information is stored at storage locations

15   selected from the group comprising: a smart-card, a portable device, a storage

16   device maintained and operated by the customer, the transaction execution

17   device; the routing and switching component of the system, and at least one of

18   the selected institutions.

19

20   9.   The system according to claim 8, wherein provision by the customer of

21   pointers to any of the customer accounts with the selected institutions forming

22   part of the macro identity to cause the processing and routing system to

23   provide the customers macro identity for further use in the transaction session

24   between more than one of customers accounts at more than one of the selected

25   institutions.

26

27   10.   The system according to claims 8 or 9, wherein the macro identity is

28   initialized by the customer in the transaction session.

29

30   11.   The system according to claim 10, wherein the plurality of selected

31   institutions is chosen by the customer from a listing generated from the macro

32   identity as part of the transaction session.

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1   12.   The system as claimed in claim 11, wherein a series of two or more of the

2   transactions may be coupled together in one transaction session thereby

3   involving a series of transactions between different groupings of the customer

4   accounts.

5

6   13.   The system according to claims 11 or 12, wherein customer information about

7   prior transaction sessions is used to predictively personalize said transaction

8   session upon identification of the customer using the macro identity.

9

10 14.   A system for providing a user with a transaction session that is dynamically

11   branded, the system comprising:

12   a)   a transaction execution device for facilitating said transaction session

13   between said user and a selected institution from a plurality of

14   institutions, said selected institution including a predetermined

15   branding element, the device capable of being shared by the plurality

16   of institutions;

17   b)   a communication system for operatively coupling the device to said

18   predetermined branding element of said selected institution; and

19   c)   a configuration system for configuring the device in accordance with

20   said predetermined branding element of said selected institution,

21   thereby dynamically branding the device with an identity and

22   functionality to monitor the interaction of the selected institution with

23   said user through the device;

24   wherein identification information provided by said user to the device is used

25   for branding the shared device to facilitate monitoring the transaction session

26   by the selected institution represented by the branding.

27

28 15.   The system according to claim 14 further including:

29   d) a revenue stream generated as a result of said transaction session between

30   said user and the device.

31

32 16.   The system according to claim 14, wherein said user upon starting the

33   transaction session is provided with a first choice to emulate one or more of

34   said user's prior choices from a group of available prior choices selected from

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1   the group comprising: accounts, institutions, transactions, and connections of

2   said user's last or most frequent or most relevant prior transaction sessions.

3

4   17.   The system according to claim 16, wherein the first choice is given to said

5   user prior to a second choice comprising a broader choice of institutional

6   accounts and transactions if said first choice is declined by said user.

7

8   18.   The system according to claim 17, wherein said first choice is responsive to

9   predetermined criteria.

10

11   19.   A computer program product for providing a dynamically branded transaction

12   execution system comprising:

13   a)   a computer readable medium;

14   b)   a transaction execution device module stored on the medium for

15   facilitating a transaction session between a user and selected

16   institutions, each of said selected institutions including a

17   predetermined branding element, the device module capable of

18   interacting in a shared capacity between the selected institutions;

19   c)   a communications module responsive to information provided by said

20   user for operatively coupling said device module to the selected

21   institutions; and

22   d)   a configuration module for configuring the device module in

23   accordance with the predetermined branding elements, thereby

24   dynamically branding said device module with an identity and

25   functionality of respective ones of the selected institutions for

26   monitoring the interaction of at least one of the selected institutions

27   with said user through the device module;

28   wherein identification information provided to the device module is used for

29   branding the shared device module to facilitate monitoring the transaction

30   session by the selected institution represented by the branding.

31

32   20.   A method for dynamically branding a shared transaction execution device, the

33   method comprising the steps of:

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1	a)	maintaining a transaction execution device in an idle or wait state, the
2		device capable of being shared by a plurality of selected institutions;
3	b)	providing identification information to the device by a user to initiate a
4		transaction session;
5	c)	operatively coupling the device with a selected institution from the
6		plurality of institutions based upon the information, said selected
7		institution including a predetermined branding element;
8	d)	configuring the device with said predetermined element appropriate to
9		the capabilities of the device to include an identity and functionality of
10		said selected institution;
11	e)	allowing said user to conduct a transaction session with said selected
12		institution through the branded device; and
13	f)	reverting the device to said idle or wait state after conclusion of said
14		transaction session.

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